Fill in this information to identify the case:

Debtor 1   James L. Garland, Jr.

Debtor 2   Marci Jo Garland
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of PA
                                           (State)

Case number: _16-20204-JAD_____

Official Form 4100R

Response to Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: **JPMorgan Chase Bank, National Association**

Court Claim no. (if known)
18

Last 4 digits of any number you use to identify the debtor's account: XXXXXX8584

Property address: 1017 Pizza Barn Road Ext
                       Number   Street

                       Blairsville, PA 15717
                       City   State   Zip Code

Part 2: Prepetition Default Payments

Check One: as of 3/16/2021

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is:

Part 3: Postpetition Mortgage Payment

Check One: as of 3/16/2021

☒ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

   The next postpetition payment from the debtor is on: 4/1/2021
                                                         MM/ DD / YYYY

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

   Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

     a.   Total postpetition ongoing payments due: (a) $ _____

     b.   Total fees, charges, expenses, escrow, and costs outstanding: (b) $ _____

     c.   **Total**. Add lines a and b.   (c) $ _____

   Creditor asserts that the debtor(s) are contractually
   obligated for the postpetition payments that first became
   due on: ___/___/_____
                                              MM / DD / YYYY

Part 4:   Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

☐ all payments received;
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
☐ all amounts the creditor contends remain unpaid.

Part 5:   Sign Here

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X   /s/ Kristen D. Little   Date: March 23, 2021
          Signature

Print:

	Kristen	D.	Little
	First Name	Middle Name	Last Name

Company   LOGS Legal Group LLP

Address   3600 Horizon Drive, Suite 150
           Number   Street
           King of Prussia, PA 19406
           City   State   ZIP Code

Contact   (610) 278-6800
phone

Title: Attorney for and on behalf of JPMorgan Chase Bank, N.A. (as servicer for creditor)

Email logsecf@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: March 23, 2021

Justin P. Schantz, Esquire
324 S. Maple Avenue, 2nd Floor
Greensburg, PA 15601

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

James L. Garland, Jr.
1017 Pizza Barn Road
Blairsville, PA 15717

Marci Jo Garland
1017 Pizza Barn Road
Blairsville, PA 15717

/s/ Kristen D. Little
Christopher A. DeNardo 78447
Kristen D. Little 79992
LOGS Legal Group LLP
3600 Horizon Drive, Suite 150
King of Prussia, PA 19406
(610) 278-6800
logsecf@logs.com